



Order Filed on January 30, 2019
by Clerk U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-2(c)

STEVEN KELLY, ESQUIRE
Stern & Eisenberg, PC
1040 N. Kings Highway, Suite 407,
Cherry Hill, New Jersey 08034
Telephone: (609) 397-9200
FACSIMILE: (856) 667-1456
(COUNSEL FOR MOVANT)

In Re:
Deborah A. Matz
Debtor

Wilmington Savings Fund Society, FSB, doing business
as Christiana Trust, not in its individual capacity but
solely as Trustee for BCAT 2014-6TT
Creditor/Movant

v.
Isabel C. Balboa
(Respondents)

Case Number: 15-29904-JNP

Chapter: 13

Hearing:
Judge: Jerrold S. Poslusny, Jr.

ORDER APPROVING STIPULATION/CONDITIONAL ORDER SETTTLING THE MOTION FOR
RELIEF FROM THE AUTOMATIC STAY

The relief set forth on the following pages, numbered two (2) through three (3) is
hereby **ORDERED**.

DATED: January 30, 2019

A handwritten signature in dark ink, appearing to read "Jerrold N. Poslusny, Jr.", is written over a horizontal line.

Honorable Jerrold N. Poslusny, Jr.
United States Bankruptcy Court

(page 2)

Debtor: Deborah A. Matz

Case Number: 15-29904-JNP

Caption of Order: Order Approving Stipulation/Conditional Order Settling the Motion for Relief from the Automatic Stay

Upon the Motion of Wilmington Savings Fund Society, FSB, doing business as Christiana Trust, not in its individual capacity but solely as Trustee for BCAT 2014-6TT (Creditor) through its Counsel Stern & Eisenberg PC, attorneys for secured creditor, under Bankruptcy Code (section 362(d), et al.) for relief from the automatic stay as to certain property, 502 Terrance Avenue, Berlin, NJ 08009 ("Property"), and the entry of the Order settling the Motion for Relief and for cause shown, it is hereby ORDERED and DECREED as follows:

1. At the date of this Order, Deborah A. Matz ("Debtor") acknowledges that Debtor is due for the following post-petition regular monthly payments from 03/01/2018-12/01/2018, as follows:

a. Monthly payments 03/01/2018-07/01/2018 @ \$1,563.97/mo	\$7,819.85
b. Monthly payments 08/01/2018-12/01/2018 @ \$1,580.71/mo	\$7,903.55
c. Debtor's Suspense Balance.....	(\$1,499.82)
d. Attorney's Fees and Costs	\$1,031.00
e. Total Arrears as of December 7, 2018	\$15,254.58
2. Debtor shall cure the Arrears as set forth above by filing an Amended Plan within 30 days incorporating the post-petition delinquency in the amount of \$15,254.58. Debtor agrees to continue regular monthly mortgage payment (currently \$1,580.71/month) beginning in January 2019. In the event the regular monthly payment changes for any reason, then the amount due pursuant to paragraph 2 shall be adjusted accordingly. Thereafter, Debtor agrees to continue making the regular monthly mortgage payment.
3. Payments due in accordance with this Order shall be due on or before the 1st day of each month.
4. Debtor shall make the regular monthly payments required to the Trustee.
5. All payments due to the Creditor from the Debtor are to be made directly to Shellpoint Mortgage Servicing as servicer for Wilmington Savings Fund Society, FSB, doing business as Christiana Trust, not in its individual capacity but solely as Trustee for BCAT 2014-6TT and making sure that Creditor's loan number appears on all payments.

Debtor: Deborah A. Matz

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6. In the event that Movant alleges that Debtor has failed to comply with obligations under paragraph 3-5 of this Consent Order/Stipulation, Wilmington Savings Fund Society, FSB, doing business as Christiana Trust, not in its individual capacity but solely as Trustee for BCAT 2014-6TT and/or Counsel may give Debtor and Debtor's counsel notice of the default and if such default is not cured within ten (10) days of said notice, upon certification to the court of such default, and request for Order, with a copy to Debtor and Debtor's counsel, the Court may grant Wilmington Savings Fund Society, FSB, doing business as Christiana Trust, not in its individual capacity but solely as Trustee for BCAT 2014-6TT immediate relief from the bankruptcy stay, per the form of attached Order which is made part hereof as Exhibit "A". Debtor shall pay \$75.00 for each notice of default issued by Movant as a result of the Debtor's failure to comply with this Consent Order/Stipulation.
7. The failure by the Creditor, at any time, to file a Certification of Default upon default by the Debtor shall not be construed, nor shall such failure act, as a waiver of any of Creditor's rights hereunder.
8. Upon issuance of the aforesaid Order, the parties hereto further agree that Wilmington Savings Fund Society, FSB, doing business as Christiana Trust, not in its individual capacity but solely as Trustee for BCAT 2014-6TT may proceed in state court to exercise all rights and remedies available to it as a mortgagee and creditor under state and federal law including, but not limited to, the initiation of and continuation of foreclosure and execution process through sheriff's sale concerning the Property and ejectment thereafter.
9. In the event Debtor converts to a bankruptcy under Chapter 7 of the Bankruptcy Code then Debtor shall pay all pre-petition arrears and post-petition arrears within 10 days from the date the case is converted. If Debtor fails to make payments in accordance with this paragraph then the Creditor, through Counsel, may file a certification setting forth said failure and the Creditor shall be granted immediate relief from the automatic stay and may also request entry of the form of Order attached as Exhibit "A".

/s/ Ronald E. Norman

RONALD E. NORMAN, ESQUIRE

/s/ Steven Kelly

STEVEN KELLY, ESQUIRE
STERN AND EISENBERG, PC

EXHIBIT A

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**ORDER GRANTING RELIEF FROM AUTOMATIC STAY AND IN REM RELIEF FOLLOWING
CERTIFICATION OF DEFAULT OF CONDITIONAL ORDER /STIPULATION**

Upon Wilmington Savings Fund Society, FSB, doing business as Christiana Trust, not in its individual capacity but solely as Trustee for BCAT 2014-6TT (Creditor) for relief and a Certification of Default having been filed in accordance with the Order/Stipulation Resolving the Motion, it is hereby ORDERED AND DECREED that Movant, Wilmington Savings Fund Society, FSB, doing business as Christiana Trust, not in its individual capacity but solely as Trustee for BCAT 2014-6TT (Creditor) (and any assignee/successor-in-interest) is granted relief from the stay of 11 U.S.C. §362, et al. to proceed with its mortgage foreclosure action and Sheriff's Sale (and all other rights under state and federal law) concerning the Property: 502 Terrance venue, Berlin, NJ 08009 ("Property")

It is further ORDERED and DECREED that the 14-day stay pursuant to BKRP 4001(a)(3) is hereby waived.